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ABSTRACT

This guide focusses on the availability of college scholarships and financial aid to students without financial need. Scholarships available through merit programs, athletic programs and endowment funds are discussed. Names and addresses are provided for various organizations which offer scholarships to students based on eligibility as determined by ethnic or religious backgrounds, handicaps, or college majors and career choices. Other organizations cited in this guide offer scholarships to members and their families. Various programs through which the armed forces can pay college expenses are also described. Other methods of defraying the costs of a college education are discussed in this guide and include work-study programs, advanced placement, contest awards, and scholarship-matching funds. Names of contact persons as well as organizations which have developed computer banks of scholarship services are provided. (NRB)

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RICH OR POOR
A COLLEGE SCHOLARSHIP IS POSSIBLE

A Guide to Scholarships Without Financial Need

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RICH OR POOR - A COLLEGE SCHOLARSHIP IS POSSIBLE
(A Guide to Scholarships without Financial Need)

Outstanding students can get $5000 a year in scholarship money at a top university--even if there is no financial need. This may sound like a dream but it's absolutely true. In fact, thousands of dollars in similar "no-need" scholarships are becoming a reality to many young people about to enter college.

Colleges are, of course, increasingly directing their awards to students who have economic necessity, but a surprising windfall of scholarship money is still obtainable on the basis of talent and promise.

Scholarships for students with outstanding grades or unusual athletic competence are the best known of these "no-need" awards. In addition, a vast array of grants is available for students who select particular areas of study, plan to pursue certain careers, or meet other requirements established by a college or sponsoring organization.

In some cases the amount of these scholarship awards depends upon an applicants financial condition, but the selection of the winners and at least a basic amount will be related to qualifications and abilities other than economic circumstances.

Here are some suggestions for obtaining scholarships that do not primarily depend on financial need.

Merit Program. The most prestigious of all scholarship awards are those given by the National Merit Scholarship Program.

When the National Merit Scholarships were first established, competing students had to take an examination only for this purpose. A few years ago, the National Merit Scholarship Qualifying Test was combined with the Preliminary Scholarship Aptitude Test which high school students take in their third year. This PSAT/NMSQT, as it is known, is co-sponsored by the College Board and the National Merit Scholarship Corporation.

Students who take the PSAT/NMSQT are automatically considered for the National Merit awards.

Students who rank highest on the test--provided they validate their scores by comparable success on the Scholarship Aptitude Test (SAT) and have supporting recommendations from their high schools and meet other requirements--are named as Finalists.

Some 4200 winners, all chosen from the Finalist group, will receive scholarships. At least 1000 of these students will receive one-time awards of $1000. Others will receive corporate or college scholarships that can provide as much as $1500 for each of the four years of undergraduate study.

Each year a booklet about the Merit Program is published and distributed to high schools. This publication, the PSAT/NMSQT Student Bulletin, is available in your school's guidance office.

Any questions or requests for additional information should be sent to National Merit Scholarship Corporation, One American Plaza, Evanston, Illinois 60201.

This Way for Athletes. Good athletes have many opportunities

for scholarship cash. At one time, athletic scholarships were almost exclusively for football or basketball, since these attracted large crowds and possible income to the college. More recently, colleges have extended their scholarship awards to help build reputations through such sports as golf, hockey, tennis and track.

It isn't always necessary to be a <u>great</u> athlete to win the blue chips of a scholarship. Lesser-skilled, but good, athletes are often sought by colleges that recognize potential for growth under competent coaching.

In addition to athletic ability, colleges expect that applicants for sports scholarships will have sufficient academic competence to assure that eligibility will not be threatened by poor grades.

About twenty percent of all financial awards given to college men are athletic scholarships. The proportion is limited by the rules of the National Collegiate Athletic Association. A full grant could pay for room, board, tuition, books and required fees, plus $15 per month for incidental expenses. Partial grants might cover any portion of the college expenses, but most often they cover tuition. The financial need factor may enter into consideration when a college determines the amount of scholarship money to be awarded.

Women, too, may seek athletic scholarships in a variety of fields. Recently the Association for Intercollegiate Athletics for Women compiled a directory of women's sports and scholarships in over 600 colleges. This directory is available for $4.00 from the American Alliance for Health, Physical Education and Recreation, 1201 - 16th Street, N.W., Washington, D. C. 20036.

Recently a standardized application form for athletic scholarships has been made available by the National Varsity Club, P.O. Box 296, Pumson, New Jersey 07760. The student should mail this completed form to the athletic director at the college, along with an evaluation form from a high school coach. These scholarship applications are separate from the regular application which must also be submitted to a college admission office.

State Scholarships. Many states provide scholarships. While the amounts may vary in proportion to financial need, several states provide at least a substantial minimum on the basis of academic talent alone.

It is important to study the scholarship offerings of the various states--not only the one in which the student resides. Usually a year of residence in a state is a specific requirement for its scholarships, but some states provide awards for outstanding non-resident students who will be attending their universities, as in Massachusetts and Montana.

Many of the states have specific provisions for a child whose parent was killed in the line of duty while serving as either a member of the armed forces, a law officer, or a fireman. There is

also an extensive array of state grants for students with physical disabilities.

Your high school guidance counselor will know about state scholarship offerings and will usually have applications available. Otherwise, write directly to the Department of Higher Education in your state capital.

The Armed Forces Can Pay the Way. The most generous of all no-need college scholarship programs are those provided by the armed forces. Each service branch, whether Army, Navy, Air Force, Coast Guard or Merchant Marine, has its own academy with scholarships that are estimated to be worth as much as $30,000 to every student who is accepted.

The selection process is a rigid one, including not only academic promise, but excellent physical condition, outstanding character recommendations and leadership potential.

Students who are interested in a service career should make inquiries of the appropriate academy and obtain application materials before the end of their junior year.

Other students who might be interested in the services but who would not want, nor be eligible for, the kind of training that the academies offer, should be aware of additional ways in which the government can help foot the bill for a college education.

For example, Reserve Officer Training Programs (ROTC) are available to a select group of young men and women who graduate from high school and wish to continue their education in a leading college or university.

While at college, these young men and women lead essentially the same campus life as any other students. They pursue a regular academic program and select housing and extra-curricular activities according to their own preferences. However, as ROTC students they would take additional courses relating to the branch of service in which they are enrolled and participate in scheduled drills and summer training periods. Incidentally, they wear uniforms only during drills and the summer program.

All who qualify for ROTC receive their college tuition, expenses and fees, in addition to a monthly subsistence allowance of $1000 throughout their four years of study. Upon graduation, the student is commissioned in a service branch and is expected to serve four years on active duty plus two more years on reserve status.

Each of the services has a list of colleges that have ROTC programs. Students must be accepted by both the college and the service branch in order to be enrolled. Since the screening process involves these separate steps, students should begin to apply during the junior year.

Those who wish to consider ROTC affiliation should visit the local recruiting office, or might write directly to the headquarters of the service branch in Washington, to obtain application materials.

Another way in which college scholarship money is available from the armed forces is through enlistment itself.

Any member of the services who wishes to attend college on a part-time basis can have three-quarters of his tuition paid by the

government. College-level courses are often given at the service installation itself by qualified college instructors, or at a nearby college center. There is also a well-developed program of correspondence courses.

Each of the services has worked out plans so that credits for courses, even though accumulated at various bases in different parts of the world, can be accumulated toward a diploma, professional certificate or academic degree.

Participating colleges will counsel service personnel concerning proper courses to take, and will often accept courses that have been successfully completed as equivalent to those taken by resident students on the college campus itself.

Information on programs to combine enlistment with educational opportunities are available from each of the services. The Army refers to its plan as Project AHEAD, while the Navy offers its Campus for Achievement system, and the Air Force has developed its Community College of the Air Force program. (See Addendum)

For those who have already served in the armed forces, there may be educational benefits of considerable value. Since these depend on the time and length of service, it is necessary to contact the local Veterans Administration Office.

Colleges and Catalogues. Often a grateful graduate, a group of generous alumni, or possibly a family that wishes to establish a memorial, will have provided an endowment to a college. Sometimes these are of a general kind to attract especially desirable applicants. Other scholarships may only be for students with special characteristics

such as a particular family name or lineage, or a specific place of origin.

The best place to find a list of scholarships that a college offers is its catalogue. Occasionally a college may provide this information in a separate publication. If you feel that a scholarship may be within the realm of possibility at a particular college, a good first step is to contact its Financial Aid Officer to see whether you would qualify for any of the offerings.

In examining a list of available scholarships, you may note that occasionally the amount to be awarded is omitted. This might be for several reasons. Sometimes the amount is variable, depending upon the income from an investment fund. Or, in other cases, the amount to be granted will be at the discretion of the college's president or a scholarship board, or possibly will depend on the number of applicants.

Talent Tells. A strong academic record could be a passport to the proverbial pot at the end of the rainbow.

The $5000 annual award referred to above is one of the eleven honor scholarships given by Vanderbilt University in Tennessee. These awards are given for exceptional academic accomplishment and high promise in a field of intellectual endeavor such as science, music, painting, journalism, creative writing, debate, theatre, dance, or entrepreneurial activity. Vanderbilt wants those who are the best at what they do. Admittedly these are high standards, but the students who qualify could each receive a total of $20,000 during their undergraduate years.

For many college scholarships, the requirements include a combination of high class rank and scores on the College Board Scholastic Achievement tests (SAT's).

Hofstra University on Long Island has Distinguished Academic Scholarship awards of a minimum of $800 regardless of need, to a freshman student from the top twenty percent of a high school graduating class who achieves a total score of 1200 on the SAT verbal and mathematics tests.

Incidentally, Hofstra also recognizes that the economic crunch presents difficulties to middle-income families, as well as to those with lesser incomes, when it comes to financing quality education. It now has a program especially geared to this "in-between" group. These Middle Income awards of $500 annually are for any incoming freshman from families with incomes as high as $25,000 per year. Since there is a renewable feature to this award, they could bring as much as $2000 free and clear to a student in the four-year degree program. These awards are independent of any other financial aid, provided that the taxable income remains within the established range and that the student continues full time

Among the other schools that award scholarships on the basis of academic success alone, are the following:

Bradley University in Illinois has half-tuition grants, renewable each year, for students from the top ten percent of their high school class with Scholastic Aptitude Test scores of at least 1300 or scores of at least 31 on the

American College Test. There are also awards of $650 for those students with SAT scores of 1200 or ACT totals of 29. These grants are renewable.

Roanoke College in Virginia awards $2000 to each of five students who are best qualified academically.

The University of Rochester in New York State gives the Joseph C. Wilson scholarships, each worth $500 and renewable annually, regardless of financial need or even in addition to aid awarded on the basis of financial need. These scholarships are for applicants of academic and extra-curricular excellence who show potential for distinction in further study.

Davis and Elkins College in West Virginia grants honor scholarships to students who rank in the upper ten percent of their high school class. These awards have a minimum value of $300 with additional aid possible where there is a financial need. This college, incidentally, agrees to maintain tuition and board costs at the same level for all four years during the student's enrollment.

Stephens College in Missouri gives honor awards ranging up to $1000 to young ladies who rank in the upper ten percent of their high school class.

Recently, Lovejoy's Guidance Digest, an especially valuable periodical for guidance counselors, listed the following additional colleges which offer honor scholarships without a "need" factor:

Bentley College	Marymount College
Geneva College	Misericordia College
Iowa State University	Parsons School of Design
Kings College	Thiel College
Ledycliff College	Westminster College

Credit by Examination. A large number of students will be saving substantial tuition costs through credit-by-examination plans for college-level work. These really serve as another form of no-need scholarships.

Students who have taken the advanced placement courses that are given in many high schools, or who have studied a subject in depth on their own, or who have had employment or volunteer community experiences pertinent to a college study, may be given credit without having to take--or pay for--the college course. In this way, both time as well as tuition can be saved by a student who can receive credit through either the Advanced Placement or College-Level Examination Programs.

Interested students should contact individual colleges concerning the possibility of credit for courses by examination, since each college has its own procedures for extending this type of credit.

For information on the AP or CLEP program, write College Entrance Examination Board, 888 Seventh Avenue, New York, New York 10019.

Money for college majors. A special type of scholarship that is becoming increasingly popular consists of awards to students who plan to major in particular studies at college. In this way, colleges are able

to expand particular departments by attracting able and interested students.

Here are examples of college scholarships--regardless of financial need-that are available to students who select particular majors:

American International College (Massachusetts) - Full tuition for a mathematics student of excellent promise is awarded.

Bradley University (Illinois) - An art major with an especially good portfolio can receive $650 annually. Scholarships are also available for those who plan to major in theatre.

Cleveland Institute of Art (Ohio) - Scholarship in art is given on the basis of competitive judging of the student's portfolio.

Cooper Union (New York) - Provides full tuition for students specializing in fine arts, architecture or engineering.

Curtis Institute (Pennsylvania) - Gives awards for promise in music.

Herron School of Art of Indiana and Purdue Universities (Indiana) - Scholarships in art based on portfolio.

University of Idaho - Offers $300 scholarships to students who participated in high school musical activities such as orchestra, band or chorus. Incidentally, state residence is not required.

Long Island University (New York) - At the C. W. Post College, students with a good high school record

receive $800 per year, if they major in any of the following: chemistry, American or international studies, economics, history, French, German, Italian, Russian, Spanish, mathematics, music, physics or political science.

National College of Education (Illinois) - Has scholarships for talent in any subject area.

Webb Institute (New York) - Full tuition for four years is available for students who major in naval architecture or marine engineering.

Cashing in on Careers. There are a number of career-oriented organizations that seek to stimulate the flow of highly desirable students into their ranks by means of scholarships.

Baking industry - Allied Trades of the Baking Industry, 541 Lexington Avenue, New York, New York 10022.

Engineering - Bertha Lamme scholarships for young women interested in engineering are awarded by the Society of Women Engineers, United Engineering Center, 345 E. 47th Street, New York, New York 10017.

Journalism - The Newspaper Fund, P.O. Box 300, Princeton, New Jersey 08540.

Oceanography - National Oceanography Association, 1900 L Street, N.W., Washington, D.C. 20036.

Occupational or Physical Therapy - National Easter Seal Society, 2023 Ogden Avenue, Chicago, Illinois 60612, and the American Physical Therapy Association, 1740 Broadway, New York, New York 10019.

Poultry or livestock raising - Ralston Purina Company, St. Louis, Missouri 63199.

Printing - Education Council of the Graphic Arts Industry, 4615 Forbes Avenue, Pittsburgh, Pennsylvania 15213.

Real estate appraisal - American Institute of Real Estate Appraisers, 155 East Superior Street, Chicago, Illinois 60611.

Restaurant and food services - National Institute for the Food Service Industry, 120 South Riverside Plaza, Chicago, Illinois 60606.

Wine industry sciences - American Society of Enologists, P.O. Box 411, Davis, California 95616.

Cutting Costs by Cooperative Education. A subject choice that can bring financial returns to students is that of cooperative education. "Coop" programs provide for dividing time between classroom study and work in the community. Through these programs, students obtain authentic on-the-job experience preparing for their professions and, since the work is frequently of a kind that will be paid for, they can earn funds to defray tuition bills.

These work-study programs often require summer attendance or may take longer than the traditional two-year or four-year college courses in order to allow adequate time for both work experience and academic classes.

An interesting example of cooperative education is the program for students who seek a civilian career in the Army, Air Force or Navy in

engineering, scientific, technical or professional fields. Each of these services provides paid work experiences during school intervals to trainees. Applicants should inquire for information to the headquarters of the appropriate service in Washington, D.C.

Other Federal agencies also make provision for cooperative work programs for college students. Information on these programs is available through the nearest regional office of the U. S. Civil Service Commission.

The most usual majors in the cooperative program have been engineering and business administration. Since there is a rapid expansion of cooperative programs which include other fields, it is particularly important to check the latest catalogue of a college in which the student is interested.

An extensive list of colleges that provide cooperative programs with local agencies or industries is available from the National Commission for Cooperative Education, 360 Huntington Avenue, Boston, Massachusetts 02115.

Scholarships for Siblings. One of the most unusual college scholarships was the "Family Plan" established a few years ago by Fairleigh Dickinson University which has several campuses in New Jersey. Here, any brother, sister, wife, or husband, of a full-time student who also enrolls in the university receives a half-tuition scholarship. Also, parents or grandparents of a full-time dependent student may take undergraduate courses free if there is classroom space available.

Another type of family scholarship, and also of the no-need type,

is the reduction in tuition at Long Island University's C.W. Post College for husbands and wives who enroll in the same courses.

Scholarship Opportunities: Ethnic and Religious. A number of organizations sponsor scholarships to students of particular ethnic or religious backgrounds. The definition of nationality descent varies with specific groups, but in some cases it is enough to have only one grandparent of a particular nationality in order to qualify.

Here are a few examples of nationality organizations that make awards or interest-free loans to students who can meet their qualifications:

Armenian General Benevolent Union
628 Second Avenue
New York, New York 10016

Armenian Relief Society
212 Stuart Street
Boston, Massachusetts 02116

Daughters of Penelope (Greek)
1422 K Street, N.W.
Washington, D.C. 20005

Danish Brotherhood in America
P.O. Box 31748
Omaha, Nebraska 68131

Japanese-American Citizens League

22 Peace Plaza, Suite 203

San Francisco, California 94115

Risq G. Haddad Foundation (Syrian, Lebanese)

330 Fifth Avenue

New York, New York 10001

Association of Sons of Poland

665 Newark Avenue

Jersey City, New Jersey 07306

Religious organizations also seek to encourage young people of their faith to further education through scholarships.

Here is a list of religious organizations that are known to provide tuition assistance. For any faith not listed it might be helpful to inquire of your local clergyman.

American Baptist Board of Education

Valley Forge, Pennsylvania 19481

Knights of Columbus (Roman Catholic)

P. O. Drawer 1670

New Haven, Connecticut 06507

B'nai Brith Youth Organization (Jewish)

1640 Rhode Island Avenue, N. W.

Washington, D. C. 20036

Aid Association for Lutherans

Appleton, Wisconsin 54911

Lutheran Church in America

231 Madison Avenue

New York, New York 10016

United Methodist Scholarships

P. O. Box 871

Nashville, Tennessee 37202

Presbyterian Church in the United States

Box 1176

Richmond, Virginia 23209

Ethnic consciousness, or awareness by others of the needs of particular minority groups, have led to scholarship programs such as these:

Bureau of Indian Affairs

P. O. Box 8327

Albuquerque, New Mexico 87108

Arrow, Inc. (American Indian)

1000 Connecticut Avenue, N.W.

Washington, D.C. 20036

National Achievement Scholarship Program
for Outstanding Negro Students

National Merit Scholarship Corporation

One American Plaza

Evanston, Illinois 60201

National Association for the Advancement
of Colored People

1790 Broadway

New York, New York 10019

National Scholarship Service and
Fund for Negro Students

1776 Broadway

New York, New York 10019

National Urban League (Blacks)

55 East 52nd Street

New York, New York 10022

ASPIRA Educational Opportunity
Center (Puerto Ricans)

216 West 14th Street

New York, New York 10011

League of United Latin American Citizens

National Education Service Centers

400 First Avenue, N.W.

Washington, D. C. 20001

Blue Chips for Memberships. One of the unexpected advantages of membership in a youth organization could be scholarship money for college.

For example, Boy Scouts are eligible for awards from at least a dozen colleges or scholarship sponsors. In some cases, only previous membership is required. Write National Council,

Boy Scouts of America, North Brunswick, New Jersey 08902, for a list of scholarships that have scouting requirements.

Members of 4-H Clubs are eligible for more than 200 scholarships that average about $500 each. Information is available from National 4-H Service Committee, 150 North Wacker Drive, Chicago, Illinois 60606.

Future Farmers of America members should write to the National FFA Center, Box 15160, Alexandria, Virginia 22309, for scholarship data.

Active members of Junior Achievement who have a high level of performance in the organization, and a good scholastic record, should inquire about scholarships possibilities through JA's headquarters, 909 Third Avenue, New York, New York 10022.

Students who were members of their high school's Distributive Education Club, might apply for scholarship information to DECA, 200 Park Avenue, Falls Church, Virginia 22046.

A variety of scholarships is awarded to Civil Air Patrol members. Information on these awards is available from the local unit commanders or from National CAP Headquarters, Maxwell Air Force Base, Alabama 36112.

Sons and Daughters. A parent who is affiliated with an organization for social or business reasons might not realize that there could be extra dividends for members of the family in the form of scholarship cash.

Members of the Odd Fellows, for example, should contact I.O.O.F. 16 West Chase Street, Baltimore, Maryland 21212 for

information on scholarships available to the children of members.

Many labor unions provide funds for members' sons and daughters. A list of state or local unions that have scholarship programs is available from the Department of Education, AFL-CIO, 851 - 16th Street, N.W., Washington, D. C. 20006.

Corporations often have scholarship awards for the children of employees, in addition to the National Merit Program as noted above. It is a good idea for an employed mother or father to check with the personnel department, or other responsible official, for information on scholarship possibilities.

Children of veterans of the armed services are eligible for numerous scholarships. In instances where a parent died or was disabled as a result of active duty, the Veterans Administration can provide tuition assistance and should be contacted through its local office.

Many veterans organizations have scholarship programs for children of parents who served with particular fighting units. There are also awards for children of parents presently on active duty. An extensive list of the scholarship possibilities for veterans' children is in the pamphlet Need a Lift?, available from the American Legion, P.O. Box 1055, Indianapolis, Indiana 46206.

Former Secretary of State Kissinger established an award with funds he received from the Nobel Peace Prize, for children

of servicemen killed or missing in the Vietnamese conflict. Information on these scholarships is available from College Scholarship Service, Box 176, Princeton, New Jersey 08540.

Social Security funds provide the largest source of tuition assistance in the nation. Any child of a deceased, disabled or retired wage earner, between the ages of 18 and 22, unmarried and attending school on a full-time basis, is in line for Social Security assistance. Further information is available from any Social Security local office.

As previously noted, many states have scholarship funds for the children of law officers or firemen killed on active duty. Anyone in this category should apply to the education department at their state capital to see if it has a scholarship program for which they qualify.

Children of faculty members in over 100 colleges affiliated with the Tuition Exchange Plan are eligible in fee reduction at other campuses within the group. For information on this program, address Professor G. N. R. Smart, Muhlenberg College, Allentown, Pennsylvania 18104.

Employment Bonuses. Part-time employment can sometimes prove to be a helpful pathway in the search for scholarship awards.

A student who is employed on even a part-time or summer basis in the food industry, for example, can apply for a National Association of Food Chains scholarship given by member firms for study at Cornell University, Michigan State University or University of

California at Los Angeles. The applicant would have to have already completed a year of college study and would be preparing to enter the food distribution field.

Golf caddies may be eligible for special scholarship aid through state golf associations. Many associations have scholarship programs administered through the Evans Scholars Program of the Western Golf Association (Golf, Illinois 60029), which usually specifies financial need as a condition for an award. However, since requirements may vary, caddies should contact their state golf association for specific information.

Any student employed by a local unit of a large corporation ought to contact its personnel office for information in the event that a scholarship program exists.

Helps for the Handicapped. Each state has a vocational rehabilitation program to assist disabled people to train for productive activity. Whether the disability is physical or mental, state agencies can provide counseling, medical and educational assistance.

Any disabled student should contact either the local office of the state rehabilitation service or write directly to the state capital for scholarship information.

In the case of a student who is deaf, a scholarship program is available at Gallaudet College in Washington, D.C., which specializes in the education of students with hearing disabilities.

Recently the Federal government established twelve Educa-

tional Opportunity Centers in various parts of the nation to provide counseling and admissions assistance to handicapped students. Information on these regional resource centers is available from Bureau of Education for the Handicapped, U.S. Office of Education, Washington, D.C. 20201.

Contest Money. There are dozens of contests for artistic, literary or other talents that offer prize money to graduating high school seniors. In some cases the awards are substantial.

Before entering a contest of this kind, a student should check with the school guidance counselor to verify that the effort is worth making. Some contests have merely been ways to get names for mailing lists of students with particular interests.

Each year, the National Association of Secondary School Principals prints an approved list of national contests in its publication, The Bulletin. This association carefully screens competitions to make sure that the sponsoring organizations are creditable enterprises, that the contest conditions provide a beneficial educational experience for the student and that the awards are both fairly made and adequate in numbers and amounts.

The approved contests cover a variety of fields such as science, foreign languages, home economics, English and industrial arts, and might include examinations, essays, art work, speech, and extracurricular or community participation experiences.

Scholarships via Computers. Since the world of scholarships is so vast, it is always possible to miss a scholarship because of

failure to know about it.

Computer banks of scholarship information have been developed by several organizations to provide current data on available awards. By means of a questionnaire filled out by the student, these computer services can print out a list of sources of private, government, and college scholarships for which the student is potentially eligible.

Among these services are the College Scholarship Information Bank which provides students with an individually tailored list for a fee of $12. An application for this service is available from the College Board, 888 Seventh Avenue, New York, NY 10019.

Another source of computerized scholarship data is Scholarship Search, a private organization, which has listed more than a quarter of a million scholarships in its memory bank. The fee for a personalized print out, applicable to characteristics listed by the student, is $46.50. Interested students may obtain an application from Scholarship Search, 1775 Broadway, New York, NY 10019.

An additional source of scholarship information is the Student Search Service of the College Board. This service becomes available to students through taking the PSAT/NMSQT which was described above in connection with the Merit Programs. Students who indicate on their answer sheet an interest in scholarships, can receive information on financial opportunities from colleges or other post-secondary institutions. These awards will usually be related to the intended

college major or other characteristics indicated by the student, and test scores.

Double Your Scholarship Money. If you should succeed in winning a scholarship from a community organization, it's possible to receive an equal amount if you attend any one of thirty-five small private colleges that participate in the Scholarship Matching Fund. Under the terms of this arrangement, the college will match in dollars the scholarship given by any tax-free community organization such as civic or fraternal groups, union, trade association, church or ethnic club. For a list of these colleges, write the Scholarship Matching Fund, 145 Witherspoon Street, Princeton, New Jersey 08540.

Thinking it over. Financing a college education can be a difficult problem in these inflationary days. Nevertheless, many students have proven that a well-organized effort to locate scholarships that match up with their abilities or other characteristics, will locate the cash that may be needed.

Addendum

As this pamphlet was going to press, announcement was made of a new program of educational scholarships for students who join the Army, National Guard, Army Reserve, Marine Corps Reserve, Air National Guard or Air Force Reserve, for a total period of six years and complete a minimum of 120 days of active duty training.

Under this Educational Assistance Program, the student will receive 50% of tuition, book and laboratory fees, up to a maximum

of $500 per year and a total of $2000.

An alternative plan, more advantageous to those students whose college or vocational training expenses will not exceed $1000 per year, or who do not plan to remain in school for four full years, is an enlistment bonus of $1500 in which half of it is paid at the completion of training and the other half in three annual payments during the period of service.

For information on this Educational Assistance Plan, the student should see the local recruiting representative for the branch of service desired. The plan is available for both males and female applicants. In addition to payments under this plan, the student will receive the normal pay earned through the required unit participants.

Bibliography

The following publications provide lists of scholarship sources, including many of the "no-need" type. Check your high school Guidance Office, library, or the local public library, to obtain the latest editions of these.

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CLEP May Be For You. College Board, Princeton, New Jersey 08540.

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Selected List of Post-secondary Education Opportunities for Minorities and Women. U. S. Department of Health, Education and Welfare, Washington, D.C. 20202.

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